

The duties of a Trust Officer

THE Trust Officer is charged with the management of all property turned over to a Trust Company in any Trust capacity.

The Trust Officer must have the following qualifications:

1. A general working knowledge of the law relating to the administration of estates.
2. Long experience in the care and investment of Trust funds as regulated by law.
3. Knowledge of the management of real estate.
4. General business experience.
5. Knowledge of values of stocks, bonds and other investments.
6. Knowledge of and experience in the re-organization of Corporations.

No important step affecting an estate is settled by the Trust Officer alone. On investment and legal matters he consults with the Trust Company's Executive Officers, Directors and Counsel.

In the Columbia Trust Company, Mr. George E. Warren, Vice President, is also Trust Officer.

COLUMBIA TRUST COMPANY

IN FINANCIAL DISTRICT:
60 BROADWAY
IN SHOPPING CENTER:
FIFTH AVENUE AND 34TH STREET
IN HARLEM:
125TH STREET AND LENOX AVENUE
IN BROOKLYN:
148TH STREET AND THIRD AVENUE

Held for Taking Loaded Shell.
A report reached the 1st Precinct station, in Jersey City, that a large number of shells had fallen in the vicinity of Swanson & Swanson's drydock, a mile and a half from Black Tom. Captain Colby sent Patrolman Barry to investigate. On the way Barry met Tony Pakkio, a Morris Street, carrying a loaded shell, which he refused to give up. He was arrested for violation of a city ordinance and the shell was taken from him.

In Good Faith

No sound business man would commit himself by contract to any commercial or financial policy that he or the party of the second part could not carry out.

The same commonplace would apply to a merchant's banking relations. It would be a foolish merchant who should establish his account and entrust his credit to a bank that either could not or would not care for him in his need; or to a bank that, having the willingness to fulfill its promises, had not the ability to perform them; or, still again, to a bank whose policy and understanding might be entirely out of sympathy with mercantile requirements.

It is too late when the need arises, for the business man, dependent upon bank accommodation, as it is sometimes termed, to discover these things; and, so it is, that while conditions continue as they are to-day the Harriman National Bank urges the community to consider its banking relations for the future.

The Harriman National Bank reserves to itself the privilege of determining whether or not it will loan a customer money, but he may not in advance whether the bank will or will not; and the bank makes no promises to-day which to-morrow it is either unwilling or unable to perform. Beyond this it regards its contract with its customers as inviolable and only asks that the customer shall similarly regard his contract with his bank.

BANKING HOURS FROM 9 A. M. TO 3 P. M.
SAFE DEPOSIT VAULTS 9 A. M. TO MIDNIGHT

HARRIMAN NATIONAL BANK
FIFTH AVENUE AND 44TH ST., NEW YORK

AMMUNITION-LADEN BARGE SINKING OFF ELLIS ISLAND.



This craft, half of its cargo of shrapnel unharmed, furnished a brilliant display as it floated about the vicinity of Black Tom, freed from its moorings near the scene of yesterday morning's explosions.

permitted the violation of the law concerning the handling of large quantities of explosives in this manner.

Alexander Davidson, superintendent of the National Dock and Storage Company, was named because his position required that he approve the action of the railroad and barge concern before either could violate the law, as they are charged with doing in connection with yesterday's disaster.

Death List Is Three.

That the list of known dead is not greater than three is considered little short of miraculous by those who know the deadly possibilities of a string of cars laden with shrapnel. While fifty or one hundred men and women still are nominally unaccounted for, it is thought that they will come forth to-day from the various refuges they sought when the boats, huts and cottages about the warehouses were subjected to their early morning bombardment.

Cornelius Leyden, chief of the Lehigh Valley police department, has been listed as dead, although not so much as a fragment of his clothing has been found. It is considered certain that the first terrific blast, which found the police official standing within a few feet of the barge that blew up, literally tore the man to shreds, sending the bits so far that nothing may be found to indicate what his fate may have been.

Arthur Tossen, a baby of two months, was sleeping in the arms of his mother, Mrs. Margaret Tossen, at 87 Central Avenue, Jersey City, when the force of the explosion caused the walls of the little house in which they were sleeping to warp and shake like paper. The mother and baby were lifted from their bed and hurled to the floor several feet away.

Half an hour later the baby was dead. The mother, dazed by the nightmare to which she had awakened, sat on a cot in the Jersey City Hospital crooning a lullaby to an imaginary baby.

The third death was that of an unidentified man whose body was removed from the debris about the National Dock Company's waterfront early in the morning. His face was crushed beyond recognition and his clothing was burned to such an extent as to leave little by which it might be recognized. The man is believed to have been about twenty-two years old, 5 feet 10 inches tall, and had light brown hair. Fragments of a white and purple shirt, which hung in ribbons about his neck, bore the laundry mark "7-685."

Barge Captain Awakened.

Captain William Stiffe, of a Lehigh Valley barge, was aroused from sleep by a crackling in the vicinity of his craft, said, shortly before 1 o'clock in the morning. A peep from his cabin disclosed the tongue of flame that grew to yesterday's disastrous fire and explosion. All he is certain of is that the flame was "at the end of the dock." Whether it was on the water or land side—on a freight car or barge—he was unable to say.

While the captain was aiding his wife and son to reach shore in a rowboat the flame spread to both barges and freight cars. Both cars and boats, he knew, were laden with enough explosives to blow Jersey City off the map, and he made haste to get beyond their reach.

By the changing light of the flames could be seen, stretched out on four tracks, 130 freight cars. At least two of the cars were filled with shrapnel, another was loaded with dynamite and still another was filled with nitrocellulose, a still more powerful explosive.

Craft Blamed by Railway.

At the end of the pier, but a few feet from the last car, was the barge Johnson No. 24, carrying every variety of explosive. This is the barge which, according to the Lehigh Valley Railroad officials, was tied up to their docks at night in violation of the law and without permission of the railroad.

At this juncture the tugboat Geneva, of the Lehigh Valley line, drew up to the docks and a frightened sailor attached a cable to the floating torpedo and it moved away from the pier. But the trip was of short duration. Several feet of water separated the stern of the barge from the burning pier when a fiery brand leaped from a car and fell against a case of shrapnel.

No time was wasted by the crew in attempting to save the shells. The cable was cut and the barge permitted to drift. It was so drifting when the flames ate through the outside covering of the case and the first volley of shrapnel was hurled across the harbor, upon the firemen and clean over to Broadway.

Craft Blown to Bits.

The barge didn't sink. It was completely dissipated. Its splinters were found, with shreds of steel from the shrapnel shells, fifteen miles away. It was this blast that rocked Manhattan to its foundations and caused the belief that the city had been visited by an earthquake.

After that things happened so quickly and with such numbing force that nobody can tell exactly what occurred. The force of the explosion was such as to scatter burning brands throughout the acres of warehouses and small frame structures that were being temporarily used because of the rush of war business.

Of the 200 barges of all sizes that were standing in the harbor scores were soon in flames and floating with the tide, to carry the harvest of flames and injury to other quarters. Fire ships that were far more deadly than those used by the Dutch to protect their shores centuries ago were carried over to Bedloe's and Ellis islands, where their cargoes of ammonites sent geysers of flames spouting against other craft and those who sought to tow them to open waters.

One blazing barge brushed against the French schooner Wolcott and instantly converted it into a recruit to the fleet of burning vessels. The Wolcott, which was consigned to Simpson, Spence & Young, burned brightly and for two hours added to the flare that lit up Manhattan's sky line. But in the midst of the ruins into which Black Tom's war industries were being converted, it attracted little attention. The schooner burned to the water's edge with hardly a hose being played upon it.

Water Mains Ripped Up. The Brazilian steamer Tijuco, which had just returned from Spain and was tied up at the docks awaiting a new

LIST OF VICTIMS SO FAR AS KNOWN TO THE JERSEY CITY AUTHORITIES

Following is the list of casualties so far as reported:

The Dead:

LEYDEN, CONRAD, Arlington, N. J., chief of police for the Lehigh Valley Railroad. When last seen, a few minutes before the explosion, was standing in a place which was completely destroyed, leaving a crater thirty feet deep.

TOSSEN, ARTHUR, aged two and one-half months, 87 Central Avenue, Jersey City. Shocked to death.

Unidentified man, about fifty years old, and five feet seven inches tall. Had iron gray hair. Found in the bay off Communipaw and taken to the City Morgue at Bellevue Hospital.

Unidentified man, about twenty-two years old, and five feet ten inches tall. Had light brown hair; the remains of his purple and white shirt bore laundry mark "7-685"; wore black trousers, black suspenders and black socks. In his pockets were a number of keys and \$2 in change. His face was crushed and burned.

The Missing:

Seven members of the crew of the Lehigh Valley barge Bridgeton, which sank.

Crew, number unknown, of Bethlehem Steel Company's barge, which was moored next to barge No. 24. The barge was loaded with lyddite.

Two detectives from Dougherty Bureau, who were acting as guards for the Bethlehem Steel Company's boat.

LIST OF INJURED IN BIG EXPLOSION

The following are the names of those injured in the disaster:

At city hospitals, Jersey City:
Allen, Jerry, thirty-eight, 21 River Street, Hoboken; severe lacerations and contusions of entire body.
Barton, Joseph, thirty-five, 310 Summit Avenue, Jersey City; pilot.
Caldwell, Joseph, fifty-two, 39 Centre Street, Jersey City; clerk.
Callahan, James, thirty-eight, 129 Bright Street, Jersey City; cut arm; laborer.
Connolly, Frances, sixteen, barge guest and company.
Connolly, Katherine, fifty, barge guest and company.
Dougherty, James, thirty-two, 76 Bartholdi Place, Jersey City, lacerated blood vessel, critical; patrolman.
Emery, Allen, thirty-eight, Erie Railroad; deckhand.
Fisher, John, twenty-one, 170 Fourth Avenue, Jersey City; musician.
Grace, Mrs. Edith, and five children, 242 Communipaw Street, Jersey City; injured by falling ceiling.
Gutierrez, Paul, twenty-one, 298 Johnson Avenue, Jersey City, scalp cut; clerk.
Herring, Edwin, fifty, 229 Montgomery Avenue, Jersey City; barge captain.
Hygules, Fred, forty-seven, 54 Mercer Street, Jersey City; driver.
Mahr, James, thirty-two, 34 Bartholdi Place, Jersey City; fitter.
Matzdorf, Charles, sixty-seven, Secaucus; scalp wounds; watchman.
Nedolsky, Joseph, six, 130 Dudley Street, Jersey City.
Nelson, Peter, forty-two, 765 Fifty-second Street, Brooklyn; face cut.
O'Hara, Alexander, sixty, 229 Montgomery Street, Jersey City; barge captain.

Phokio, Joseph, thirty-four, 233 Communipaw Avenue, Jersey City; helper.
Pierce, Daniel, fifty-five, canal institute, New York; deckhand.
Raceta, Peter, thirty-one, 17 Battery Place, New York; burned; boatman.
Schulz, Matthew, thirty-five, 199 Warren Street, Jersey City, lacerated head; laborer.
Stiffe, Harry, sixteen, Barge 65, Lehigh Valley Railroad; deckhand.
Taylor, Edward, twenty-four, 513 East Indiana Avenue, Philadelphia; driver.
Teschner, John C., 170 Fourth Avenue, Jersey City.
Walsh, John, thirty-three, 103 Mercer Street, Jersey City, contusions of face and head and fracture of the nose; brakeman.
Walsh, Thomas, thirty-five, 103 Mercer Street, Jersey City; conductor.
At St. Francis's Hospital:

McGuire, William, thirty-one, 69 West Seventeenth Street, New York, lacerated head; laborer.
Nelson, Walter, twenty-two, 132 Grand Avenue, Jersey City, face cut; carpenter.
Nolan, George, thirty-three, 529 Jersey Avenue, contusions of head and face; barge captain.
Treated at scene:
Daly, Peter, fifty, lacerations; barge captain.
Welsh, Thomas, twenty-four, cuts.

Injured in Manhattan:
Abrams, Harry, fifty, 54 Eldredge Street, scalp cut; Gouverneur Hospital.
Daniel, Thomas, thirty, First Street, Bayonne, ship steward; struck by glass.
Dea, Frank, forty-nine, 25 South Street, steward; cut.
Feiffer, William, twenty-two, 440 West Thirty-first Street, waiter.
Henriques, Robert, 224 East 134th Street, porter, Hudson Terminal; cut.
Lammie, Dominick, twenty-two, 53 West Third Street, driver; cut by glass, St. Vincent's Hospital.
Sequin, George B., thirty-five, 1078 Avenue, The Bronx, engineer; cut by glass.
Swann, Paul, seventeen, 2025 Madison Avenue, dish washer.
Volonito, Rocco, thirty-eight, 362 East 142nd Street, driver; cuts from glass.

By 3 o'clock in the morning half a dozen ambulances, manned by volunteer physicians from New York, Jersey City and the surrounding country, were plying between the blazing extremity of Black Tom and the Jersey City Hospital and German Hospital. General wards in the two hospitals took on the appearance of field hospitals on the firing lines in Europe as men and women were rushed in for treatment for shrapnel wounds. Pieces of shrapnel shells, the heavy iron bullets with which they are loaded and the metal refuse that makes them so deadly in war were picked from the wounds of the injured. A hint of the deadliness of their wares was brought home to two munition workers from the du Pont plant, who were treated at the Jersey City Hospital for shrapnel wounds.

Early in the day an army of Jersey City policemen, detectives, private watchmen and government Secret Service operatives were at work on the in-

vestigation that is expected to fix responsibility for the disaster. Every witness of the fire and all employees of the railroad, dock concern and barge corporation who might have any knowledge of the causes that led up to the setting off of the munitions was questioned by the police.

Martin T. Bentley, night yardmaster for the Lehigh Valley road, placed all responsibility upon the Johnson Lighterage Company for tying the powder-laden barge No. 24 up to a pier at the time of the explosion. He said that he had warned the captain of the barge not to leave it at the dock and had asked him to tow it out into the harbor or take it to its destination at Gravesend, where its cargo was to be transferred to a steamer.

Barges Wiped Out.

Three other Johnson barges were tied up at the pier previous to the arrival of the No. 24. All were laden with explosives, and were completely destroyed.

It is not certain whether there were men on these barges. If there were at the time of the explosion, it is certain that they were killed. Watchmen who survived the blasts said that they thought the barges had been left without crews when they were tied up at the docks.

At the conclusion of the afternoon's work Director of Public Safety Frank Hague of Jersey City announced that several important witnesses were missing. He did not say whether it was his belief that they had been persuaded to depart to protect those against whom they might be called upon to testify.

Expect to Clear Up Mystery.

"I don't know why they are gone, but I know that they could remove all doubt concerning the origin of the fire that brought about the explosion," he said. "I think that we will find them to-morrow, however, and then we will know whether the fire started on the freight cars, on the docks or on the barges in the harbor."

Captain Olney, of the Secret Service Department in New York, announced that he was convinced the fire was not started by incendiaries. He ordered the Secret Service investigation that was instituted in the morning, and concluded it in the evening as outside his jurisdiction when he became convinced that it was not the result of a plot.

Defends Dock Men.

President Edmund L. Mackenzie, head of the National Dock and Storage Company, was so dazed by the suddenness of the disaster that he had overtaken his concern that he found it difficult to discuss the situation when he was found at his home in Plainfield during the afternoon. He was certain, however, that his associates had not violated the law concerning the handling of explosives.

"I am as much puzzled over the cause as any one," he said. "We have been informed that the fire started at the east end of the pier, but that is all. I can say that the company, of which I am president, lived up to the letter of all Federal regulations, which are usually strict. The company recently at an expense of \$125,000 installed a modern sprinkler system in its several warehouses, but in such a calamity as this, of course, proved of no avail."

Loss May Be \$15,000,000.

The loss will be between \$12,000,000 and \$15,000,000. The company's property was fully covered by insurance, while those owning the goods stored there took the same precaution and carried ample insurance. Thirteen out of eighteen warehouses owned by the company are in ruins. They were all stored full of goods of every description, including 30,000 tons of raw sugar and 24,000 bales of tobacco. The sugar was worth between \$3,000,000 and \$4,000,000.

"Fortunately, the Brazilian steamer Tijuco, which has just brought in and unloaded a cargo of goods from Lisbon, Spain, was saved, but all the goods were lost, as was also the vessel George E. Wolcott, which had just brought in a cargo of mahogany lumber from Cuba."

Storage Firm to Rebuild.

Mr. Mackenzie said that the company had in force a supervisory system furnished by the American District Telegraph Company, which insured the closest watch on the property, and within five minutes after the explosion he received notification of the fire at his home. When asked whether the company would rebuild, Mr. Mackenzie said that it would undoubtedly do so just as soon as affairs could be straightened out. He denied that any amount of explosives or munitions had been stored in the company's property for any unusual length of time.

The force of the explosion was felt in Plainfield and surrounding towns, nearly every building being affected. Many residents were of the opinion that there had been an earthquake.

Who Am I?



I am a friend. A friend of the poor and of the rich. I come into their homes a stranger. I remain a companion for life.

I banish the unsightly. I substitute the beautiful. I am utility. I am luxury. I am economy. I am a friend in need and in deed of the bride—the bride of yesterday, of today, of tomorrow.

I am friend of the whole family and of all families who will give me welcome.

I am known in every state in the Union and in some foreign countries.

I am a generation old. I am as young as the new day. I have the soul of the artist, the head of the craftsman, the art of the decorator.

I am a thought, a dream, a reality. I stay in one place. I go everywhere and anywhere. Who am I?

I Am the August Furniture in the August Furniture Sale at Wanamaker's

I make three dollars do the work of four; two dollars do the work of three; one dollar do the work of two.

I shall be at home today—a Day of Courtesy opening the August Sale—and all during August—or until I take up my abode in YOUR home.

I am on the Fifth, Sixth and Seventh Galleries of the New Building, at Broadway and Ninth.